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automatically, non-optionally handing off the customer to the customer service representative by the bill payment application for non-automated verification of the customer's identification by the customer service representative, if the condition is met by the customer's selection.

83. (New) A method of bill payment service for a customer, comprising:

- providing a bill payment application accessible by the customer via a telephonic connection and having a menu of bill payment options consisting at least in part of an option to select a payee for a bill payment;
- establishing a common payee list on the bill payment application;
- establishing a customer-specific payee list on the bill payment application according to information provided by the customer; and
- allowing the customer to select the payee for bill payment from one of the customer-specific payee list and the common payee list in response to a prompt by the bill payment application.

84. (New) A method of bill payment service for a customer, comprising:

- providing a bill payment application accessible by the customer via a telephonic connection and having a menu of options;
- establishing a common payee list on the bill payment application;
- establishing a customer-specific payee list on the bill payment application according to information provided by the customer;
- establishing a condition for non-optionally handing off the customer to a customer service representative by the bill payment application for a non-automated verification of the customer's identification by the customer service representative via the telephonic connection as a security measure, said condition consisting at least in part of selection by the customer from the menu of options for one of a recurring bill payment option and an add or change payee for bill payment option;
- allowing the customer to enter at least one selection on the bill payment application from the menu of options;
- automatically, non-optionally handing off the customer to the customer service representative by the bill payment application for non-automated verification of the customer's identification by the customer service representative, if the condition is invoked by the customer's selection; and

allowing the customer to select the payee for bill payment from one of the  
customer-specific payee list and the common payee list in response to a prompt by the bill  
payment application.